

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
CAMDEN VICINAGE DIVISION**

In re:

JOSEPH C. AMATO

Debtor(s)

Case No. 19-21980-JNP

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Andrew B. Finberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/16/2019.
- 2) The plan was confirmed on 09/02/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 07/19/2024.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,012.00.
- 10) Amount of unsecured claims discharged without payment: \$47,729.03.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$34,808.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$34,808.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,960.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,041.96
Other	\$531.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,532.96**

Attorney fees paid and disclosed by debtor: \$290.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCED DERMATOLOGY, PC	Unsecured	258.05	NA	NA	0.00	0.00
ADVOCARE GARDEN STATE PEDIATR	Unsecured	883.00	NA	NA	0.00	0.00
ADVOCARE LERCH & AMATO PEDIAT	Unsecured	41.99	NA	NA	0.00	0.00
ADVOCARE NEUROLOGY OF SJ	Unsecured	132.00	NA	NA	0.00	0.00
ADVOCARE PEDIATRIC PHYSICIANS	Unsecured	66.00	NA	NA	0.00	0.00
AMERIHEALTH NEW JERSEY	Unsecured	238.59	NA	NA	0.00	0.00
AQUA NEW JERSEY, INC.	Unsecured	159.91	NA	NA	0.00	0.00
ASSET ACCEPTANCE	Unsecured	523.00	NA	NA	0.00	0.00
ATLANTIC CITY ELECTRIC COMPANY	Unsecured	1,497.55	1,359.29	1,359.29	153.59	0.00
ATLANTIC CREDIT & FINANCE	Unsecured	1,485.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS, LLC	Unsecured	1,530.00	1,530.00	1,530.00	172.89	0.00
BANK OF AMERICA	Unsecured	NA	NA	NA	0.00	0.00
CAMDEN COUNTY MUA	Secured	375.81	469.75	469.75	469.75	0.00
CAPITAL ONE, N.A.	Unsecured	545.50	NA	NA	0.00	0.00
CAVALRY SPV I, LLC	Unsecured	NA	545.50	545.50	61.64	0.00
CHILDREN'S HOSPITAL OF PHILADEL	Unsecured	18.31	NA	NA	0.00	0.00
COMCAST	Unsecured	485.30	485.30	485.30	54.83	0.00
CREDIT ACCEPTANCE CORPORATION	Secured	10,021.00	9,787.35	35.51	35.51	0.00
GLOUCESTER TOWNSHIP	Secured	149.16	140.11	140.11	140.11	0.00
HAMPTON HOSPITAL	Unsecured	NA	NA	NA	0.00	0.00
JPTP LLC	Unsecured	12,098.00	NA	NA	0.00	0.00
KENNEDY HEALTH SYSTEM	Unsecured	340.02	NA	NA	0.00	0.00
KHEAA	Unsecured	911.00	870.45	0.00	0.00	0.00
LABCORP	Unsecured	283.67	NA	NA	0.00	0.00
LOURDES EMERGENCY ROOM	Unsecured	5.82	NA	NA	0.00	0.00
LVNV FUNDING, LLC	Unsecured	891.05	1,116.47	1,116.47	126.15	0.00
MEDEMERGE PA	Unsecured	187.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	904.00	813.22	813.22	91.89	0.00
METLIFE HOME LOANS	Unsecured	905.53	NA	NA	0.00	0.00
MIDFIRST BANK	Secured	199,991.72	203,518.28	25,471.64	25,471.64	0.00
MIDLAND FUNDING, LLC	Unsecured	875.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	374.00	251.00	251.00	28.36	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	905.46	905.46	102.32	0.00
PREMIER BANKCARD, LLC	Unsecured	493.00	544.10	544.10	61.48	0.00
PROGRESSIVE INSURANCE COMPAN	Unsecured	516.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	686.46	NA	NA	0.00	0.00
ROBIN MILLER, ESTATE OF ROBERT G	Unsecured	9,897.00	NA	NA	0.00	0.00
SCOLOPAX, LLC	Unsecured	2,591.00	2,626.85	2,626.85	296.83	0.00
SNAP-ON CREDIT, LLC	Unsecured	5,926.00	NA	NA	0.00	0.00
SOUTH JERSEY GAS COMPANY	Unsecured	1,300.00	NA	NA	0.00	0.00
SOUTH JERSEY RADIOLOGY	Unsecured	146.96	NA	NA	0.00	0.00
SOUTH JERSEY RADIOLOGY	Unsecured	9.14	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	1,013.12	NA	NA	0.00	0.00
TOWNSHIP OF GLOUCESTER	Secured	681.86	NA	NA	0.00	0.00
U.S. DEPARTMENT OF HOUSING & UR	Secured	54,154.97	54,154.97	0.00	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	118.18	71.26	71.26	8.05	0.00
VIRTUA MEDICAL GROUP PA	Unsecured	97.54	NA	NA	0.00	0.00
WELLS FARGO BANK, N.A.	Unsecured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$25,471.64	\$25,471.64	\$0.00
Debt Secured by Vehicle	\$35.51	\$35.51	\$0.00
All Other Secured	\$609.86	\$609.86	\$0.00
TOTAL SECURED:	\$26,117.01	\$26,117.01	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$10,248.45	\$1,158.03	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,532.96</u>
Disbursements to Creditors	<u>\$27,275.04</u>
TOTAL DISBURSEMENTS :	<u>\$34,808.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/27/2024

By: /s/ Andrew B. Finberg

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.